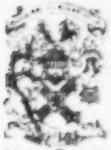


Nova Scotia

ANNUAL REPORT

for the fiscal year
ending March 31, 1986

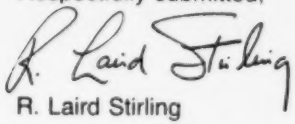
Department of Consumer Affairs

The Honourable Alan R. Abraham
Lieutenant-Governor
Province of Nova Scotia

May It Please Your Honour:

I have the honour to present to you the Annual Report of the Department of Consumer Affairs for the fiscal year ending March 31, 1986.

Respectfully submitted,



R. Laird Stirling

The Honourable R. Laird Stirling
Minister of Consumer Affairs
Province of Nova Scotia
Halifax, Nova Scotia

Sir:

I take pleasure in presenting to you a report of the activities of the Department of Consumer Affairs for the year ending March 31, 1986.

Respectfully submitted,

Cathy MacNutt

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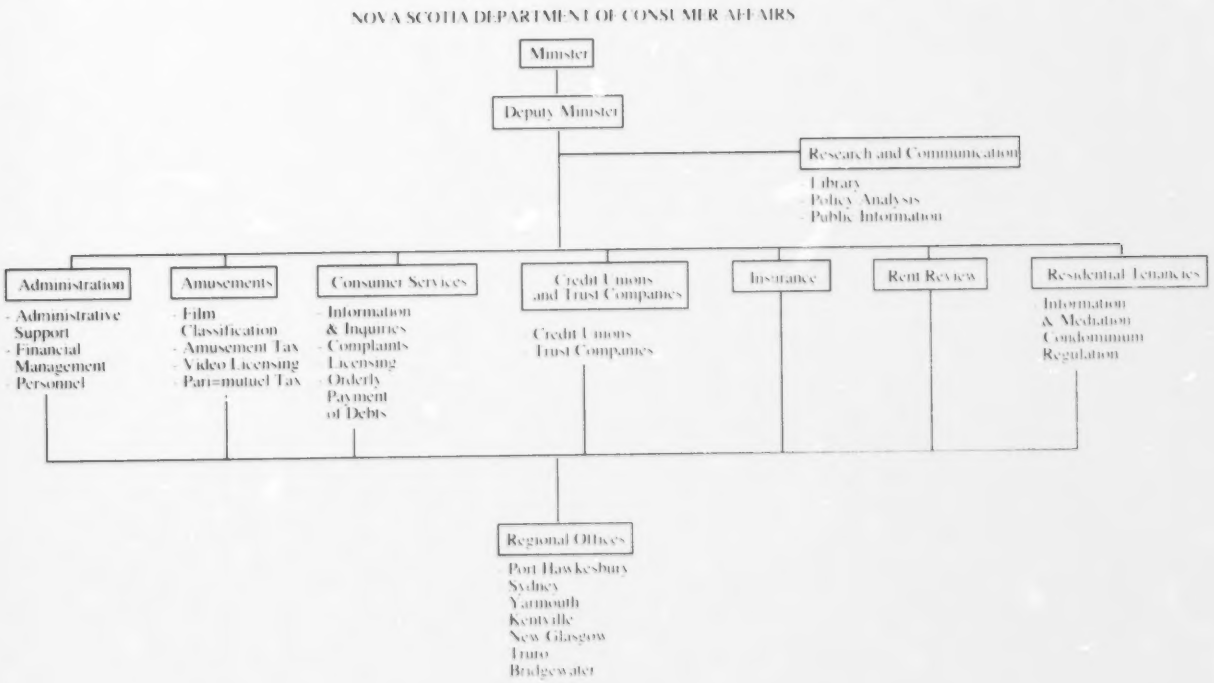
NOVA SCOTIA DEPARTMENT OF CONSUMER AFFAIRS
Minister
Deputy Minister
Research and Communication
- Library
- Policy Analysis
- Public Information
Administration
- Administrative Support
- Financial Management
- Personnel
Amusements
- Film Classification
- Amusement Tax
- Video Licensing
- Pari-mutuel Tax
Consumer Services
- Information & Inquiries
- Complaints
- Licensing
- Orderly Payment of Debts
Credit Unions and Trust Companies
- Credit Unions
- Trust Companies
Insurance
Rent Review
Residential Tenancies
- Information & Mediation
- Condominium Regulation
Regional Offices
Port Hawkesbury
Sydney
Yarmouth
Kentville
New Glasgow
Truro
Bridgewater

ACTS ADMINISTERED BY THE DEPARTMENT OF CONSUMER AFFAIRS

- The Cemetery and Funeral Services Act
- The Collection Agencies Act
- The Condominium Act
- The Consumer Creditors Conduct Act
- The Consumer Protection Act
- The Consumer Reporting Act
- The Consumer Services Act
- The Credit Union Act
- The Direct Sellers' Licensing and Regulation Act
- The Embalmers and Funeral Directors Act
- The Instalment Payment Contracts Act
- The Insurance Act
- The Insurance Premiums Tax Act
- The Loan Companies Inspection Act
- The Mortgage Brokers and Lenders Registration Act
- The Mutual Insurance Companies Act
- Part X of the Bankruptcy Act (Federal)
- The Public Accountants Act
- The Real Estate Brokers' Licensing Act
- The Rent Review Act
- The Rental Property Conversion Act
- The Residential Tenancies Act
- The Tax Rebate Discounting Act (Federal)
- The Theatres and Amusements Act
- The Trust Companies Act
- The Unconscionable Transactions Relief Act

GENERAL SUMMARY

The 1985–86 fiscal year saw a continued increase in requests for information and services from the consumer and corporate communities of Nova Scotia. In statistical terms, the department's offices received approximately 179,198 telephone calls. The number of visitors to our various offices increased by 10 per cent to approximately 24,430. When combined, this activity represents an average of 814 daily contacts with our offices, excluding mail received.

The department administers 24 provincial and 2 federal statutes. Although the department must administer the regulatory aspects of this legislation, this is accomplished in a major way by providing information to consumers and businesses alike which decreases the requirement for enforcement.

The department is organized into seven divisions: Administration, Amusements Regulation, Consumer Services, Credit Unions and Trust Companies, Insurance, Rent Review, and Residential Tenancies. Each division, with the exception of Administration, is responsible for the direct application of assigned statutes. This year more information on all our legislation has been made available throughout our various regional offices.

In July of 1985 the department assumed responsibility for the administration of the Insurance Act and the Insurance Premiums Tax Act, as well as Trust Companies legislation. This legislation had previously been administered by the Attorney General's department.

The year saw the passage of Bill 47, legislation that amended the Theatres and Amusements Act to require all video cassettes to be classified in the same way as films shown in public theatres. This legislation became efffective January 1, 1986.

The Mortgage Brokers and Lenders Registration Act was amended during the year to ensure that essential cost-of-borrowing information was being provided to borrowers by mortgage brokers and lenders. The amendments also set out new provisions regarding prepayment penalties and the assignment of mortgages.

ADMINISTRATION DIVISION

At the centre of the department is the Administration Division, which prepares and controls budgets, establishes economical utilization of space and equipment, serves as a liaison with other government departments, such as Government Services and the Civil Service Commission, and provides a research and communications resource to its fellow divisions, as well as to other departments and the public.

Research and Communications provides research and policy analysis, publishes consumer information material, and maintains an expanding library facility for staff and the public.

The division continues its interest in, and support of, the various groups operating in the private sector and participates in seminars and displays in cooperation with those groups. In the fiscal year the division provided $3,500 in the form of a grant to assist the Nova Scotia branch of the Consumers Association of Canada in its activities.

AMUSEMENTS REGULATION DIVISION

The Amusements Regulation Division is responsible for the classification of motion pictures shown in public theatres as well as video cassettes rented or sold to the public. The division also licenses and collects amusement tax from various places of amusement.

Classification

The passage of legislation requiring the classification of all video cassettes led to the classification of approximately 22,000 titles and the production of a catalogue listing the ratings for all these titles. The Department of Consumer Affairs is providing this free service to the people of Nova Scotia in order to inaugurate the system. Voluntary submissions of video films and free classification will continue until arrangements have been finalized with the industry on the logistics of the submission and processing of video film for classification.

The classification categories used by the Amusements Regulation Board with regard to both films and videos are defined as follows.

(a) General: the film is one that the Board considers the viewing of which should not be restricted to persons of any age.

(b) Adult: the film is one the Board considers the viewing of which should be restricted to persons 14 years of age or older, or to persons, younger than 14 years of age who are accompanied by an adult, because the film may contain scenes of limited violence such as hand-to-hand fighting, the use of weapons without excessive bloodletting and restrained portrayal of accident or disaster; scenes involving casual or brief nudity or romantic involvement that is not sexually explicit and where participants are at least partially clothed; or some use of coarse or vulgar language.

(c) Restricted: the film is one the Board considers the viewing of which should be restricted to persons 18 years of age or older because the film may contain scenes of torture or physical abuse, extreme violence, graphic depiction of accident or horror, nudity, sexual activity or excessive use of offensive language or promotes antisocial behavior.

Licensing and Tax Collection

The division issued licenses for theatres, projectionists, film exchanges, video outlets, itinerant shows, racetracks, festivals, rinks, arcades, pool halls, bowling alleys, bingo halls, go-cart tracks, and amusement parks.

The number of video retail outlets licensed by the province grew in number from 507 to 698. There were, however, fewer public film theatres licensed and a marked decline in drive-in theatres.

There was also a decline in the number of itinerant shows and a nine per cent decline in attendance at amusement events overall.

Procedures for issuing licenses at all levels were simplified this year. No new license is issued without information being obtained from other authorities such as the municipality, the department of health, and the police department.

CONSUMER SERVICES DIVISION

The Consumer Services Division has three distinct sections: Business Practices, Debtor Assistance, and Regulated Industries. Each of these sections has a vital role to play in serving the consumers of Nova Scotia.

The Business Practices Section processed 24,055 consumer complaints and inquiries in the 1985–86 fiscal year. In addition, more than 260 lectures, mall displays, and other public information activities were undertaken by staff of the division.

The Debtor Assistance Section provided financial counselling to 2,343 households and administered 942 consolidation orders issued under the Orderly Payments of Debts Provisions, Part X of the Federal Bankruptcy Act. A total of 305 new consolidation orders were issued, and 409 referrals to bankruptcy were made during this fiscal period.

The Regulated Industries Section processed 7,034 licenses and registrations in 1985–86, an increase of 21 per cent over those processed last year. There were 989 applicants examined as part of their qualification for licenses. The licensing program administered by the division includes industries such as real estate and mortgage brokers, collection agencies, direct sellers, funeral homes, cemeteries, consumer reporting agencies, and consumer lending institutions.

Revenue of $220,451 in licensing, registration, and examination fees was earned through this section's activities in the fiscal year. As part of the enforcement program, 100 staff-days were spent conducting regular audit inspections of various firms.

Statistics maintained by all sections indicate that $250,000 in savings to consumers are directly attributable to assistance provided by staff of the Consumer Services Division.

A total of 99 staff-days were spent conducting investigations emanating from complaints; some involved cooperation with other enforcement agencies. These investigations resulted in a variety of remedial actions being taken.

One of the more significant projects of the division during this fiscal year was the implementation of amendments to the Mortgage Brokers and Lenders Registration Act. These amendments have enhanced the

degree of information being provided to borrowers by mortgage brokers and lenders. Effective July 1, 1985, all borrowers must receive a statement of disclosure before signing their mortgage documents. This statement must contain specific components of the transaction including the principal amount of the mortgage, the annual percentage rate of interest and whether this rate is subject to variation, the term of the mortgage and amortization period, the amount and number of instalment payments, and the terms and conditions of repayment before maturity.

Following from the department's involvement in an investigation of the R. D. Lindsay Funeral Homes Limited, division staff played a key role this year in negotiating a compensation scheme for former customers of that firm. This resulted in $45,000 being paid to these consumers by the new owners of the funeral home.

The year saw the sale of Hillcrest Memorial Gardens Limited to a local private businessman. The department has been able to withdraw from its role as interim caretaker, and the new owner has taken over the day-to-day operation of the cemetery. Outstanding orders for grave markers, not filled by the previous owner, are being filled by the new owner.

CREDIT UNIONS AND TRUST COMPANIES DIVISION

The Credit Unions and Trust Companies Division has the responsibility of the administration of the Credit Union Act and the Trust Companies Act. Responsibility for the administration of the Trust Companies Act was transferred to the department effective July 1, 1985, and the name of the division was appropriately changed to include the additional responsibility.

Credit Unions

The division provides an inspection service to the credit unions of the province, which is intended to provide members with an independent review of the operations of their credit union and to ensure compliance with the provisions of the Credit Union Act. Inspections are usually carried out on a surprise basis, although they are sometimes requested by the credit union.

There were 106 credit unions operating in the province at December 31, 1985. These credit unions had total membership of 156,138 people and combined assets of $308 million. Assets grew by $31 million during 1985, and this represents a growth rate of 11.1 per cent, which compares very favorably to the growth rate of 8.8 per cent for credit unions on a national basis. The growth rate of Nova Scotia's credit unions also exceeded the national rate for trust companies at 10.5 per cent and banks at 9.4 per cent for the same period.

All credit unions were fully inspected during the year. In addition, the division maintained its program of partial inspection and follow-up where problems were identified.

During 1985, the Guysborough Intervale Credit Union was fully wound up. Interest in the community for the credit union was very low, and the members requested that it be closed out. The deposits of all members were returned to them in full.

The 106 remaining credit unions comprise 80 that are community based, 20 that are occupational, 5 that are parochial, and 1 that is based on the membership of a cooperative organization.

In the carrying out of its responsibilities, the division liaises with the Credit Union Central of Nova Scotia and the Nova Scotia Credit Union Stabilization Fund Board.

Trust Companies

At March 31, 1986, there were three trust companies incorporated in the province that are subject to the Trust Companies Act. One has been operating since 1920, one has been operating since September of 1985, and the remaining company was incorporated in 1985 but had not commenced operations. The other trust companies operating in the province are incorporated either federally or in another province and are subject to the regulatory authorities of the incorporating jurisdiction.

The two operating companies had combined assets of $648,446 at December 31, 1985. After provision for liabilities of $74,169, the companies had capital and retained earnings totalling $574,277.

INSURANCE DIVISION

The Insurance Division is responsible for the administration of the Insurance Act, the Insurance Premiums Tax Act, and the Mutual Insurance Companies Act. The division was transferred from the Department of Attorney General to the Department of Consumer Affairs July 1, 1985. The division's financial information is not reflected in this report because it remained on the records of the Department of the Attorney General for the balance of the 1985–86 fiscal year.

There were 327 insurance companies transacting business in Nova Scotia during the year, of which 107 were life insurers. A total of 3,242 agents and adjusters were licensed by the division, resulting in the collection of $50,382 in license fees.

The division handled 800 consumer inquiries, 775 industry inquiries, and 200 consumer complaints. Liability insurance was of major concern during the year, particularly for amusement companies, municipalities, and professionals. Although availability of this type of insurance was thought to be a problem by many, we were able to guide these consumers to appropriate markets. We had no control over the pricing of this insurance, however, and that factor obviously had an impact on many businesses in Nova Scotia.

The division collected $12,821,736 in premium tax and $1,189,558 in fire prevention tax during the year.

During 1985–86 the division participated in discussions relative to formation of an industry plan for a national compensation fund that would protect the public against losses incurred if an insurer became insolvent.

RENT REVIEW DIVISION

The Rent Review program completed its 10th year of operation in 1985. The Rent Review Act provides for a percentage guideline within which rents may increase in a calendar year without necessitating a review and sets out a process of review by the division for increases in excess of the guideline amount.

The division processed 39,365 applications for rent increases during the calendar year 1985, slightly fewer than during the 1984 calendar year. Increases in excess of the guideline were requested in 49 per cent of applications, compared to 36 per cent the previous year.

The process of amending the regulations annually to take into consideration anticipated increases in operating expense categories in the next calendar year was continued. It is apparent from the rent review applications made by landlords that the cost factors assigned in the regulations were used more often in their submissions during 1985.

The number of decisions rendered by the officers increased by 339 or 16.3 per cent. The number of officers' decisions appealed to the Rent Review Commission continued to decline from 11.7 per cent in 1984 to 9.4 per cent in 1985. The decline in appeals of officers' decisions appears to relate to the openness of the review procedure. The detailed written decision highlighting the major factors that impact on the decision proves useful to both landlords and tenants. Should they require further information, they may review the presented material and the calculations of the officer.

During the year two decisions of the Rent Review Commission were appealed to the Appeal Division of the Supreme Court of Nova Scotia. In the Skyline Apartments Limited appeal the issue was the Commission's disallowing as an expense an increased rate of interest on a restructured mortgage. The Court decided that this involved solely a question of fact, and therefore dismissed the appeal. The appeal of the Halifax Student Housing Association, concerning exemption from the Rent Review Act of residential premises operated by a university, a college, etc., was successful. The Court held that a student residence owned by a university and operated by a non-profit organization with substantial control by the university qualifies for exemption from the operation of the Rent Review Act.

RESIDENTIAL TENANCIES DIVISION

The Residential Tenancies Division is responsible for the Residential Tenancies Act and its day-to-day administration. It coordinates the activities of the eight regional Residential Tenancies Boards and administers business matters pertaining to the Condominium Act and the Rental Property Conversion Act.

The Residential Tenancies Act establishes rights and obligations for landlords and tenants with respect to rented residential premises, and it sets out remedies when rights are abused. Disputes between landlords and tenants are documented by a written complaint and assigned to a residential tenancy officer for mediation.

If no agreement is reached during mediation, the dispute is referred to a Residential Tenancies Board by the complainant in the form of a summary application to the County Court. The County Court then refers the matter to a Residential Tenancies Board for a hearing. A report containing recommendations is made by the board to the County Court for decision. The parties have seven business days in which to file a notice of objection with the County Court. The matter then becomes a County Court matter, and parties are advised to retain legal counsel.

The Standard Form of Lease came into effect on February 1, 1985. It provides that certain standard terms apply to all leases and makes the terms of the tenancy clear to both landlord and tenant. The lease is produced in duplicate to provide copies for both parties. If a lease is signed that does not contain the standard terms they will be deemed to be applicable. The standard terms of lease will also be applicable where there is no written lease.

During the fiscal year 4,458 complaints were received by the division, a 5 per cent increase above the number received during 1984–85. Of these complaints, 67.5 per cent were from the Halifax and County West and Dartmouth and County East Residential Tenancies Boards. Approximately 62 per cent of the complaints were mediated, with the remainder being referred to the boards for disposition.

For more than a decade since the enactment of legislation, only a few condominiums were incorporated in any one year. By 1983, only 40 corporations had been registered in the province. During the fiscal year 1985–86 however, 31 condominiums were registered involving a

total of 603 units, of which 583 were residential and 20 were commercial. Fourteen by-laws or amendments to by-laws were registered during this period. The total amount of revenue generated for registration of corporations and by-laws was $122,363.

FINANCIAL INFORMATION

Expenditures

Program Description	1984–85 Actual	1985–86 Estimate	1985–86 Actual
Administration	371,989	392,700	388,646
Consumer Services	829,794	860,500	856,041
Residential Tenancies	673,962	634,600	630,115
Amusements Regulation	363,662	545,500	537,439
Credit Union	397,258	409,000	409,222
Rent Review	577,650	560,100	549,457
TOTAL*	3,214,315	3,402,400	3,370,920

Revenue

Program Description	1984–85 Actual	1985–86 Estimate	1985–86 Actual
Consumer Services	200,818	203,000	221,229
Amusements Regulation	4,633,533	4,760,000	4,934,282
Condominiums	44,329	50,000	131,231
TOTAL*	4,878,680	5,013,000	5,286,742

* Although administration of Insurance was transferred to the Department of Consumer Affairs July 1, 1985, its financial information remained on the records of the Department of the Attorney General for 1985–86.

STATISTICAL INFORMATION

AMUSEMENTS REGULATION DIVISION

Number of Films Screened by Type of Classification

Classification 35mm Films	1984/85	1985/86
General	20	23
Adult	111	138
Restricted	79	57
Rejected	0	1
TOTAL	210	219

Classification 16mm Films	1984/85	1985/86
General	0	2
Adult	5	6
Restricted	0	2
Rejected	0	0
TOTAL	5	10

Classification Video Films	1984/85	1985/86
General	43	363
Adult	98	1,650
Restricted	5	1,150
Rejected	0	101
TOTAL	146	3,264

Origin of 35mm Films Classified
April 1, 1985 to March 31, 1986

Country	1984/85	1985/86
United States	161	152
Great Britain	7	8
Canada	7	10
France	7	8
Italy	0	0
West Germany	0	4
Japan	2	0
Soviet Union	1	1
Austria	3	0
Other	22	36
TOTAL	210	219

Number of Licenses Issued, 1985/86 and 1984/85

Films and Theatres	1985/86	1984/85
Theatres	62	67
Projectionists	129	120
Apprentice projectionists	9	11
Projection machines	105	81
Film exchanges	18	25
Film certificates	737	895
Other Licenses Issued:		
Itinerant	5	7
Racetracks (horse)	5	5
Festivals (outdoor)	4	7
Places of amusement*	600	558
Video outlets	698	507
TOTAL	2,372	2,283

* This category includes rinks, arcades, pool halls, bowling lanes, bingo halls, go-cart tracks, amusement parks, etc.

Attendance by Type of Event

Type of Event	1985/86	1984/85
Theatres (movie and live)	2,341,180	2,259,410
Itinerant shows	376,737	1,048,714
Lounges, beverage rooms, and cabarets	1,416,037	1,538,504
Boxing, hockey, wrestling, and other professional sports	191,194	250,914
Horse racing	70,617	70,689
Other events	287,693	244,315
TOTAL	4,683,458	5,412,546

CONSUMER SERVICES DIVISION

Percentage of Complaints by Type
April 1, 1985 to March 31, 1986

Type of Complaint	Number	Per Cent
Consumer goods & services	1,363	14
Automobiles	1,567	12
Direct sellers	670	7
Contractors	581	6
Appliances	530	6
Cemeteries	551	6
Mail orders	477	5
Collection agencies	404	4
Home furnishings, rugs & drapes	320	4
Clothing and footwear	262	3
Other	277	33
TOTAL	7,002	100

Debtor Assistance
April 1, 1985 to March 31, 1986

Interviews	2,343
Consolidation orders issued	305
Referrals to bankruptcy	409
Consolidation orders in effect	942

Regulated Industries
April 1, 1985 to March 31, 1986

Licenses & registrations issued	7,034
Examinations	989
Licensing revenue	$220,451
Licenses cancelled or suspended	—

CREDIT UNIONS AND TRUST COMPANIES DIVISION

Nova Scotia Credit Unions
Loans Granted
for the Year Ended December 31, 1985

Purpose of Loans	Number	Amount ($1,000)
Consolidation of debts	9,243	30,480
Auto purchases and repairs	14,280	57,033
Insurance premiums	1,861	843
To make investments	1,518	5,647
Education	787	1,929
Medical and dental	625	569
Taxes	987	1,015
Holidays	2,551	4,415
Home repairs and renovations	6,655	18,042
Purchase of real estate:		
New housing	476	9,872
Used housing	675	14,988
Farm	2	1
Other commercial	18	186
Fraternal	24	10
Other	537	3,099
Purchase of equipment:		
Household	3,287	4,174
Farm	239	1,778
Fishermen	131	491
Cooperatives	3	25
Other commercial	363	780
Fraternal	20	23
Other	729	1,404
Operating expenses:		
Household	2,239	1,754
Farm	187	875
Fishermen	200	240
Cooperatives	7	38
Other commercial	786	1,211
Fraternal	16	23
Other	547	915
Miscellaneous loans	27,760	40,558
TOTAL	76,753	202,418

Nova Scotia Credit Unions
Consolidated Balance Sheet
December 31, 1985
(with comparative figures for 1984)

	1985		1984	
	$'000	%	$'000	%
ASSETS				
Cash and demand deposits	17,621	5.7	18,918	6.8
Investments				
Central	28,611	9.3	29,723	10.7
Central subsidiaries	13,909	4.5	14,499	5.2
Other	16,541	5.4	8,919	3.2
Loans to members	221,739	72.0	195,435	70.5
Land and buildings	3,336	1.1	2,939	1.1
Furniture and equipment	1,503	0.5	1,558	0.6
Accrued interest	2,359	0.8	2,045	0.8
Other	2,267	0.7	3,136	1.1
	307,886	100.0	277,172	100.0
LIABILITIES				
Deposits				
Chequing	29,277	9.5	27,299	9.9
Demand	66,997	21.8	58,927	21.3
Term	50,554	16.4	44,372	16.0
RRSP	31,509	10.2	26,366	9.5
RHOSP	194	0.1	1,781	0.6
Shares	99,401	32.3	92,161	33.3
Total deposits and shares	277,932	90.3	250,906	90.6
Accounts payable	6,284	2.0	5,543	2.0
Loans payable	6,978	2.2	5,473	2.0
Other	142	0.1	432	0.1
	291,336	94.6	262,354	94.7

Nova Scotia Credit Unions
Consolidated Balance Sheet
December 31, 1985
(with comparative figures for 1984)
(Continued)

	1985		1984	
	$'000	%	$'000	%
MEMBERS' EQUITY				
Guaranty fund reserve	6,808	2.2	6,122	2.2
Other reserves	2,661	0.9	2,292	0.8
Undistributed earnings	7,081	2.3	6,404	2.3
	16,550	5.4	14,818	5.3
	307,886	100.0	277,172	100.0

Nova Scotia Credit Unions
Consolidated Statement of Revenue Expense
and Undistributed Earnings
for the Year Ended December 31, 1985
(with comparative figures for 1984)

	1985		1984	
	$'000	%	$'000	%
REVENUE				
Interest				
Loans	29,598	80.2	27,321	79.8
Investments	5,024	13.6	4,113	12.0
Total interest revenue	34,622	93.8	31,434	91.8
Other revenue	2,291	6.2	2,814	8.2
	36,913	100.0	34,248	100.0
EXPENSE				
Interest				
Deposits	12,173	33.0	10,938	31.9
Borrowings	620	1.7	655	1.9
Total interest expense	12,793	34.7	11,593	33.8
Member security	2,266	6.1	2,093	6.1
Personnel	7,303	19.8	6,803	19.8
Occupancy	1,041	2.8	1,118	3.3
Other operating expense	4,713	12.8	4,070	11.9
Guaranty fund reserve	928	2.5	1,362	4.0
Provision for dividends	1,437	3.9	1,361	4.0
	30,481	82.6	28,400	82.9
SURPLUS before income tax	6,432	17.4	5,848	17.1
Income tax	414	1.1	214	0.6
SURPLUS after income tax	6,018	16.3	5,634	16.5
Undistributed earnings January 1	6,404		(3,449)	
Adjustments	(4)		8,874	
	12,418		11,059	

Nova Scotia Credit Unions
Consolidated Statement of Revenue Expense
and Undistributed Earnings
for the Year Ended December 31, 1985
(with comparative figures for 1984)
(Continued)

	1985		1984	
	$'000	%	$'000	%
Allocations to reserves	526		371	
Dividends and other distributions to members	4,811		4,284	
	5,337		4,655	
UNDISTRIBUTED EARNINGS DECEMBER 31	7,081		6,404	

INSURANCE DIVISION

Number of Insurance Agents Licensed:

Type	1985	1986
Resident other-than-life	1,195	1,240
Resident life	1,687	1,710
Resident restricted accident & sickness only (includes travel agents)	304	403
Non-resident other-than-life	90	95
Non-resident life	83	83
Resident adjusters	109	104
Non-resident adjusters	15	15
TOTAL	3,483	3,650

Premiums & Losses: Property & Casualty

	Premiums		Losses		Loss Ratio	
Class	1984	1985	1984	1985	1984	1985
	(Millions of Dollars)					
Accident & sickness	73.5	74.4	62.9	65.9	85.5%	88.6%
Property	89.9	93.2	36.6	62.1	59.5	66.3
Automobile	123.5	137.3	97.0	109.8	78.6	80.0
Miscellaneous	17.8	28.8	9.9	11.5	55.6	40.6
TOTALS	304.7	333.7	206.4	249.3	67.7	74.7

Life Insurance
(Millions of Dollars)

	Insurance in Force		Premiums	
Class	1984	1985	1984	1985
Ordinary	6,452.1	8,296.8	49.1	68.9
Group	10,102.6	11,113.3	34.9	38.4

RENT REVIEW DIVISION

Applications Received, Calendar Years 1985 and 1984

	1984	%	1985	%
Over annual guideline	14,217	36	19,280	49
Under annual guideline	25,516	64	20,085	51
TOTAL	39,733	100	39,365	100

Comparison of Applications Received, Calendar Years 1985 and 1984

	1984	1985	% Increase
Total applications	39,733	39,365	–.9
Over 5% guideline	14,217	19,280	35.6
Under 5% guideline	25,516	20,085	–21.3
Decisions rendered by Residential Tenancy Officer	2,075	2,414	16.3
Number of requests for review to Rent Review Commission	243	227	–6.6
Percentage of officers' decisions appealed	11.7	9.4	

Number of Applications Received by Major Areas* in 1985 and 1984

Area	1984	1985
Halifax	30,147	29,717
Truro	3,202	3,241
Sydney	1,876	1,500
Kentville	2,395	2,666
Bridgewater	1,244	1,334
Yarmouth	869	907
	TOTAL	39,733

*Areas include municipalities and counties surrounding defined centre.

RESIDENTIAL TENANCIES DIVISION

Activity Breakdown
April 1, 1985 to March 31, 1986

Tenancy Board	Information Requests		Complaints
	Telephone	In Person	
Halifax & County West	12,762	2,445	2,058
Dartmouth & County East	7,026	1,864	953
Northern Counties	2,508	639	427
Annapolis Valley	1,672	285	285
Cape Breton & Victoria Counties	1,848	437	329
Western Counties	1,561	774	186
South Shore	790	383	119
Strait & Eastern Counties	392	112	101
TOTAL	28,559	6,939	4,458

Complaints Filed
April 1, 1985 to March 31, 1986

Tenancy Board	Landlord	Tenant	Total	% of Total Complaints
Halifax & County West	979	1,079	2,058	46
Dartmouth & County East	460	493	953	21
Northern Counties	254	173	427	10
Annapolis Valley	147	138	285	7
Cape Breton & Victoria Counties	179	150	329	7
Western Counties	112	74	186	4
South Shore	70	49	119	3
Strait & Eastern Counties	51	50	101	2
TOTAL	2,252	2,206	4,458	100.00

Complaints by Type
April 1, 1985 to March 31, 1986

Complaint	Number	% of Total
Unpaid rent	1,391	31
Damages	255	5
Undue interference	147	3
Non-return of security deposit	932	20
Condition of premises	395	9
Notice to quit	606	13
Deletion of services	162	3
Rent increase	36	1
Other*	534	15
TOTAL	4,458	100

*Includes utilities, entry doors, barred access, leases, rent review, application to lease.

The total number of complaints mediated was 2,773 or 62 per cent of total complaints received.

CONSUMER AFFAIRS OFFICES

5151 Terminal Road
P.O. Box 998
Halifax, Nova Scotia
B3J 2X3
Phone: 424-4690

Suite 260, 2nd Floor
Queens Square
Dartmouth, Nova Scotia
B2Y 2N6

Provincial Building
Prince Street
Sydney, Nova Scotia
B1P 5L1

502 Maritime Building
P.O. Box 236
New Glasgow, Nova Scotia
B2H 5E3

Provincial Building
MacSween Street
P.O. Box 624
Port Hawkesbury, Nova Scotia
BOE 2VO

Provincial Building
99 High Street
Bridgewater, Nova Scotia
B4V 1V8

Provincial Building
120 Exhibition Street
Kentville, Nova Scotia
B4N 4E5

Provincial Building
James Street
Antigonish, Nova Scotia
B2G 1R6

Provincial Building
10 Starrs Road
Yarmouth, Nova Scotia
B5A 2T1

58 Willow Street
Truro, Nova Scotia
B2N 4Z6